

# **Individual Customer Risk Profiling Questionnaire**

## **Disclaimer:**

The suggestions in this questionnaire are derived from information/materials/opinions that the customer has provided to our Company. The suggestions are designed to meet the needs discussed in this questionnaire and are in line with the customer's attitude towards risk. The suggestions are for the customer's consideration when making his/her own investment decisions. The suggestions are not an offer to sell or a solicitation to buy any investment products and the suggestions should not be considered as investment advice. Our Company makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information/materials/opinions given by the customer.

## **Part 1: Personal Information**

1. What is your age?
  - a) 18 – 30
  - b) 31 – 40
  - c) 41 – 50
  - d) 51 - 65
  - e) > 65

## Part 2: Financial Status

1. What is your household total net worth?  
[Household total net worth=Total household assets (e.g. Deposits, Bonds, Securities, excluding the value of your self-use properties) minus Total household debts (e.g. Personal Loans, Credit Card Bills, Mortgages)]
  - a) < GBP 100,000
  - b) GBP 100,000 - 300,000
  - c) GBP 300,001 - 500,000
  - d) GBP 500,001 - 1,000,000
  - e) GBP 1,000,001 - 6,000,000
  - f) > GBP 6,000,000
2. What is your family's primary source of income?
  - a) Income from wages or remuneration for personal service
  - b) Income from operations and sales or return on equity
  - c) Income from financial assets (interest, dividends, transfer, etc.)
  - d) Income from non-financial assets (rental, sale of real estate, etc.)
  - e) Unfixed income
  - f) No income
3. What is your annual household disposable income?
  - a) < GBP 150,000
  - b) GBP 150,000 - 400,000
  - c) GBP 400,001 - 850,000
  - d) GBP 850,001 - 1,500,000
  - e) > GBP 1,500,000
4. In your annual household disposable income, the proportion that can be used for financial investment (except savings account) is?
  - a) < 10%
  - b) 10% - 20%
  - c) 21% - 30%
  - d) 31% - 40%
  - e) > 40%

### **Part 3: Investment Experience**

1. Capital Protected Fund, Capital Protected Investment Product, or Money Market Fund
  - a) No know ledge and experience
  - b) Have know ledge and have no experience
  - c) Have know ledge and have less than 2 years of experience
  - d) Have know ledge and have 2-5 years of experience
  - e) Have know ledge and have over 5 years of experience
2. Bond, Bond Fund or Partially Capital Protected Investment Product
  - a) No know ledge and experience
  - b) Have know ledge and have no experience
  - c) Have know ledge and have less than 2 years of experience
  - d) Have know ledge and have 2-5 years of experience
  - e) Have know ledge and have over 5 years of experience
3. Hybrid Fund, or FX/Gold Trading (without margin)
  - a) No know ledge and experience
  - b) Have know ledge and have no experience
  - c) Have know ledge and have less than 2 years of experience
  - d) Have know ledge and have 2-5 years of experience
  - e) Have know ledge and have over 5 years of experience
4. Equity, non-Capital Protected Investment Product, Equity Fund
  - a) No know ledge and experience
  - b) Have know ledge and have no experience
  - c) Have know ledge and have less than 2 years of experience
  - d) Have know ledge and have 2-5 years of experience
  - e) Have know ledge and have over 5 years of experience
5. Other Margin Trading e.g. Future
  - a) No know ledge and experience
  - b) Have know ledge and have no experience
  - c) Have know ledge and have less than 2 years of experience
  - d) Have know ledge and have 2-5 years of experience
  - e) Have know ledge and have over 5 years of experience

6. Real estate property
- a) No know ledge and experience
  - b) Have know ledge and have no experience
  - c) Have know ledge and have less than 2 years of experience
  - d) Have know ledge and have 2-5 years of experience
  - e) Have know ledge and have over 5 years of experience
- 6a. Countries/Ares of the property invested (Multiple-Choice Question)
- a) The United Kingdom
  - b) European Union
  - c) The United States
  - d) China
  - e) Other area
- 6b. Types of the property invested (Multiple-Choice Question)
- a) Office
  - b) Other commercial property
  - c) Residential
  - d) Industrial
  - e) Others
- 6c. What's your primary purpose of the property investment?
- a) Investment for return
  - b) Self-use
  - c) Both

## Part 4: Investment Preference & Risk Tolerance

1. What is your planned investment tenor?
  - a) < 1 year
  - b) 1 - 3 years
  - c) 3 - 6 years
  - d) 6 - 10 years
  - e) > 10 years
  
2. Generally speaking, the greater the risk, the higher the return. What is your investment objective?
  - a) The primary investment objective is to achieve capital protection and can bear no capital loss
  - b) The primary investment objective is income-oriented and wish to gain a return that is comparable to the inflation rate
  - c) The primary investment objective is growth-oriented and wish to gain a return that is higher than the inflation rate
  - d) The primary investment objective is growth-oriented and wish to gain a return that is comparable to the stock market under normal situation
  - e) The primary investment objective is growth-oriented and wish to gain the highest possible capital return
  
3. What is the accumulated price fluctuation range and capital loss you are willing to accept over a short time horizon (normally less than 1 year) for a single investment?
  - a) Capital-protected products, no capital loss
  - b) There is a slight fluctuation in price, and capital loss within 10%
  - c) There is a relatively large fluctuation in price, and capital loss of 10%-20%
  - d) There is a large fluctuation in price, and capital loss of 20%-30%
  - e) There is a significant fluctuation in price, and capital loss over 30%
  
4. What is the accumulated price fluctuation range and capital loss you are willing to accept over a long-time horizon (normally more than 1 year) for a single investment?
  - a) Capital-protected products, no capital loss
  - b) There is a slight fluctuation in price, and capital loss within 10%
  - c) There is a relatively large fluctuation in price, and capital loss of 10%-20%
  - d) There is a large fluctuation in price, and capital loss of 20%-30%
  - e) There is a significant fluctuation in price, and capital loss over 30%

5. If you had GBP 500,000 to build a portfolio of assets, which of the following weightings would you choose for your portfolio?
  - a) Low-risk investments (5%), normal-risk investments (15%), high-risk investments (80%)
  - b) Low risk investments (10%), normal-risk investments (30%), high risk investments (60%)
  - c) Low-risk investments (30%), normal-risk investments (40%), high-risk investments (30%)
  - d) Low-risk investments (60%), normal-risk investments (30%), high-risk investments (10%)
  - e) Low risk investment (80%), normal-risk investment (15%), high risk investment (5%)
6. Assuming the following types of investments are available, which one would you prefer?
  - a) Return of 30% or more, with the possibility of losing 20% or more of the principal.
  - b) The principal is not guaranteed, the rate of return is less than 20%, and the principal may lose 10% or less.
  - c) Guaranteed principal and interest are guaranteed, with a return of around 10%.
  - d) Guaranteed principal and interest, with a yield between 4%-6%
  - e) Bank Time Deposit, with a yield of 3%
7. Which type or types of investment products have you ever purchased? (Multiple-Choice Question)
  - a) Capital-protected funds, capital-protected financial products or money market funds
  - b) Bonds, bond-type funds or partially capital-protected investment products
  - c) Hybrid funds or non-leveraged transactions such as foreign exchange/gold
  - d) Equities, non-capital protected investment products, equity funds
  - e) Other leveraged transactions such as futures
8. What characteristics do you look for in your portfolio?
  - a) Profitability of spreads
  - b) Return and growth
  - c) Yield
  - d) Liquidity
  - e) Safety

9. What kinds of investment products do you plan to invest in? (Multiple-Choice Question)
- a) Capital Protected Fund, Capital Protected Investment Product, or Money Market Fund
  - b) Bond, Bond Fund or Partially Capital Protected Investment Product
  - c) Hybrid Fund, or FX/Gold Trading (without margin)
  - d) Equity, non-Capital Protected Investment Product, Equity Fund
  - e) Other margin trading e.g. Future
10. What is your primary reason for investment in property in London? (Multiple-Choice Question)
- a) Self-use
  - b) Investment
  - c) Both
11. What is your budget for the property investment?
- a) Under GBP 1 million
  - b) GBP 1 million – GBP 2 million
  - c) GBP 2 million – GBP 3 million
  - d) Over GBP 3 million
12. What type of property are you interested in investing in? (Multiple-Choice Question)
- a) Office
  - b) Other commercial property
  - c) Residential
  - d) Industrial
  - e) Others
13. What is your preferred district for the property invested in? (Multiple-Choice Question)
- a) City of London
  - b) City of Westminster
  - c) Kensington and Chelsea
  - d) Knightsbridge
  - e) Other district in Greater London
  - f) Other, can be outside London (please specify)
14. What is your expected return on property investment?
- a) Capital appreciation
  - b) Rental income
  - c) Both
  - d) Not sure

15. What is your property investment horizon?
- a) Short-term (1-3 years)
  - b) Medium-term (3-5 years)
  - c) Long-term (5+ years)
16. What is your risk appetite for property investment?
- a) Low
  - b) Medium
  - c) High
17. Do you have any specific requirements or preferences for the property investment, such as size, amenities, or features?
- a) Yes (please specify)
  - b) No